

VOL. XXXIV
NO. 7

COMFORT

*The Key to Happiness and Success
in over a Million and a Quarter Homes
Published at Augusta, Maine*

MAY
1922

OUR HEROES



See story, "Loyalty and Love," on page 3.

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EDUCATION

THOUGHTS THAT BREATHE AND WORDS THAT BURN

Public Cheated Out of Millions By Investing in Get-Rich-Quick Schemes and Fraudulent Stock

It is amazing that the American people will give up five hundred millions a year of their food, hard-earned money to swindlers and keep on doing it year after year although repeatedly warned by frequent public exposures of the various methods and devices used by these crooks to gain their cash, and wheedle them into parting with their confidence and success. These nefarious operators are based on an appeal to the desire that most people have to acquire unearned wealth and their willingness to take a gambler's chance in the hope of realizing their wish. In other words it is the combination of greed and folly on the part of the victims quite as much as deceit on the part of the rascals that leads to the undoing of the former. The following illustrations are interesting and we hope that they may prove helpful in saving our readers from getting caught in some similar trap.

Such was the world-wide notoriety given the get-rich-quick scheme by which Charles Ponzi, starting with nothing, in a few months raked in six or eight million dollars in large and small sums from thousands of credulous investors in Boston and vicinity that it did not seem possible for a bunco game of the same brand to be worked again on the present generation. That happened only a year ago last fall when Ponzi was arrested and later sentenced in the U. S. Court, in Boston, to serve five years in prison for using the mails to defraud. For weeks the early editions of his papers throughout the country featured his skyrocket career in finance as the chief sensational topic of the public. The inducement that he held out to the public was the promise of ten per cent profit for the use of a depositor's money for a short time ranging from forty-five to ninety days, and representing that he was making a realizing enormous profits from dealing in foreign exchange and foreign return postage coupons. He did not deal in foreign exchange nor in return postage coupons, but paid the early investors ahead of time with the promised fifty per cent additional by the simple expedient of using the money of later depositors for this purpose, though he did not disclose this fact but pretended he was only sharing profits with them. As soon as it got noised about that he was actually returning fifty per cent profit for the use of his depositors' money he was overwhelmed by a rush of would-be depositors and money came in faster than his clerks could count and give receipts for it, much less keep proper account of it on his books. He used and spent this money in luxurious living as if it were his own, and when called to account for it he was found to be hopelessly bankrupt. He is now in Plymouth Jail on the second year of his sentence while the poor dupes that trusted him are bewailing the loss of their money.

But there is now, as there was in Barnum's day, a never-failing crop of imitators ever ready to bite at an alluring bait. And go, before the newspapers had ceased featuring Ponzi's picture and exploits on the front page an imitator of him launched out on a career of fraud which rivals that of the original. Raymond J. Biochoff, age twenty-seven, is the man who worked the Ponzi game in Chicago and Boston, while his accomplices in Chicago were kept busy with the legal proceedings instituted against him last February. In answer to questions by Judge Landis he acknowledged that he owed at least seven million dollars for money that he had received from thousands of people to entrust to him for speculative purposes. He collected this vast sum in less than two years, largely from people of small means who will suffer because of their greed, while in a case means the sweeping away of the savings of a lifetime, and he has run through with practically all of it five thousand dollars is the Judge's valuation of all there is left of it. He had twenty agents out canvassing for him and it was no unusual occurrence for them to bring in fifty to seventy-five thousand dollars in a single day. He said that people had confidence in him and that it was easy to induce them to trust him with

their money in expectation of inordinate profits, and to some of them he did pay profits ranging from twenty-five to one hundred per cent, which was the bait that kept the suckers coming.

A polite rogue, with an attractive personality and a refined elegance of manners and dress that betokened gentility, and living in luxurious style that indicated a high degree of prosperity, made a specialty of gaining the confidence of property-owning women, mostly lone spinsters and widows without male relatives to advise them in financial matters. His rascality came to light recently when he suddenly absconded leaving some twenty women in and about New York poor by amounts ranging from five thousand to more than half a million dollars because of having trusted him to handle their money. He got six hundred thousand dollars from one woman and smaller, though large, fortunes from others, leaving most of his victims destitute. He deceived these unsuspecting women by pretending (falsely) that he was intimately associated in business with the greatest financiers in New York, and made them believe that in this way he had superior knowledge and opportunities for profitable investment of their funds.

Some Common Swindles That Are Always Being Worked

The foregoing are samples of somewhat novel and spectacular methods now and then devised by some of the most successful swindlers. They usually run a phenomenally successful though brief course, and, when exposed, the wide publicity attained usually qualifies them for further use so long as they are held in esteem commensurate by the public. But the old swindles of the common sort never appear to be endowed with eternal life and perpetual youth. They are worked continually and can be relied for year after year to attract an endless stream of suckers. Among these old and steady pullers that are working over-time special mention should be made of "bucket shops" that, while professed to buy and sell stocks on "margin," do not execute orders of that kind but in such cases merely appropriate their customers' money and gamble on the market. If the market goes against the customer the "bucket shop" wins what he loses, but if it happens to go strongly in favor of a large number of customers it is likely to make good the "bucket shop," and in that event the customers lose what they should have won on a square deal. Some States prohibit "bucket shops." At best it is a dangerous gamble for the ordinary man to buy stock on a margin; the only safe rule in this respect is never to do it, and this would eliminate the "bucket shop" question.

Then there is the class of brokers who deal in stocks of such doubtful value and speculative nature that they cannot properly be regarded as "investment securities." A safe rule for the investor is to shun such brokers and their wares, which latter while holding out an alluring prospect of profit also involve (though not made conspicuous) a chance of loss that the person of small or moderate means cannot afford to take.

Finally there are the promoters of the out-and-out frauds or (what are equally risky) and ill-considered development projects. They are a legion in number and name and include almost every kind of business or manufacturing enterprise. The game is to organize a corporation for the pretended purpose of engaging in some line of business in which large fortunes are generally known to have been made. The next step is to sell the stock, and the last is for the promoter to get away with the money, leaving the stockholders with beautifully engraved stock certificates worth less than the value of the blank paper before it was printed.

There are variations in the way the game is worked but certain features are always prominent. A prospectus in the form of a more or less elaborate circular or pamphlet is usually describing the property claimed to be owned or

proposed to be bought or constructed, the business to be carried on, and an extravagant statement of the profits expected to be realized. Usually copies of the prospectus are sent by mail accompanied by a letter offering the stock for sale, often on the installment plan, and enclosing a subscription blank. In some instances the prospectus has contained pictures of extensive and costly properties falsely represented to be owned by the company. If the intended victims do not bite immediately they are lured by a series of "follow-ups" in the form of persuasive letters or, maybe, by telegrams urging immediate purchase of stock "before the price is advanced" or, perhaps, promising a dividend at an early date. Sometimes a dividend is actually declared and paid out of the capital to make it appear that the company is operating profitably when in fact it has neither business nor operating plant. Sometimes the company offers its stock direct, but more often it is done through some brokerage house; and sometimes the stock subscriptions are solicited personally by agents instead of by mail.

At present oil (petroleum) producing and oil land companies lead all others in the field of fraudulent stock promotion schemes. Automobile companies come next. Motion picture producing companies and even patent medicine projects have been incorporated for the purpose of fraudulent stock sales. The Government keeps a force of detectives continually at work investigating complaints of fraudulent use of the mails and has landed many of the perpetrators in prison, but in most cases the people have been victimized to a large extent before the schemes have been discovered; frequently the rascals make their clean-up and vanish from sight, but soon start a new bunco project under a new name in another locality.

How Investors Can Steer Clear of Fraudulent Stock Schemes

There are two good reasons why it is so extremely rare for an experienced investor to get "stung" by a fraudulent stock promotion. First, because such schemes bear certain characteristic earmarks that put him on his guard at once. Some of these have been described but may not readily be detected by inexperienced persons. However there is one unmistakable danger signal—that of promising big dividends, high interest rates or large profits—which should be enough to scare you off. The second reason why the experienced investor does not get "tripped" is because he never does business with unreliable brokerage houses. Now if you will adhere strictly to these two rules and go just a step further (which I will suggest) for your own protection you will be out of the sucker class and be immune to the blandishments of the bunco stock promoter.

The experienced investor knows the reliable brokerage houses that offer their customers only high-grade investment securities. He also knows how to select from these offerings the securities that are best suited to his financial circumstances and investment policy, for even among good, solid bonds and stocks there is a considerable range for the exercise of judgment in choosing. Most people need advice on both these points, and they should get it from their nearest bank. It will be trustworthy and given without any charge. Probably the best policy for the small investor is to put his savings into Government, State, county or municipal bonds, or deposit his money in the savings department of some near-by bank. Probably the all-important element of safety thus secured, such investments are readily convertible into cash if need be, without incurring the danger of loss of your bonds by fire or theft. If in your home, some bonds may be safeguarded in a safe-deposit box in some bank that provides such facility at a small cost.

COMFORT'S EDITOR.

COMFORT, PUBLISHED MONTHLY BY W. H. GANNETT, PUB. INC. AT AUGUSTA, MAINE.

Subscription price in United States and United States Possessions \$5.00 a year. Canadian subscriptions \$6.00 a year. Foreign countries \$10.00 a year. No pretenses or prices will be given on Canada or foreign subscriptions. Please send your renewal bill to us as your subscription expires. We can not send you more than one copy of COMFORT a year. After expiration of your subscription we will send you a new one, so that we can change your address and we will send you a single copy. Remember that we must have your former address, as well as your new address to make the change. We do not send money. We do not need money.

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AN ENGAGEMENT | ANNOUNCEMENT PARTY

THE UMBRELLA SHOWER

By Violet Marsh

"ALl the world loves a bride," and so do all the girls I know anything about love an engagement shower. There are many forms of arrangement for presenting these tokens of simple and free from embarrassments to be

I would suggest that the decorations be gathered from the fields and woods which now abound in beautiful and wonderful growth just unfolding to meet the light and sunshine of a new world. Could anything be more appropriate? One of the loveliest subjects I have seen is a little white cloth filled with early spring flowers which in turn are filled with wild violets. If kept dry they will last for days.

For height there is nothing prettier than the spring "wings" and evergreen leaves the branches of which are cut and the carpet of fallen leaves run will find graceful lines at the garden any room. The wild vines are as exquisite as any grown in hothouses, and in fragrance nothing surpasses the trailing nasturtium or the delicate, trailing nasturtium called. The variety of wild flowers but nearly everywhere the woods and fields abound in its native treasure.

The Umbrella Shower

At the head of this column is pictured an umbrella so arranged as to hold a linen shower. The handle is made of a small piece of wood, and the handle is held in the center of the umbrella. The handle is made of a small piece of wood, and the handle is held in the center of the umbrella. The handle is made of a small piece of wood, and the handle is held in the center of the umbrella.

Quite likely the umbrella may not be large

enough to hold all the packages, in which case those in excess are piled beneath it. Where the event includes a standing luncheon, the umbrella is suspended high, and the food attractively arranged on the table, though with dishes and silver ready for service.

The Announcement Luncheon

The perfect dinner will make the one who wishes that which is simple, delicious and unusual. Whatever the drinks are, it will serve confusion to have anyone pass them on a tray, while a second tray follows close behind laden with sugar and cream for chocolate and coffee, and also of lemon juice which a theme has been stuck for tea. The small luncheon should consist of a well and buttered before serving, and while in making a luncheon delicious and attractive.

ANNOUNCEMENT FAVOR—NO. 1.—Select small cutlaid dolls that will stand firmly when the feet are glued to the cardboard. The dolls are particularly well suited for dressing up by drawing on the doll to represent a pup, who holds a paper flag which bears the name of the bride and groom. The dolls are painted in

ANNOUNCEMENT FAVOR, NO. 2.—The right-hand illustration pictures the favor as it will appear at the table of each guest. These are made from carefully selected oranges and halves of oranges of uniform shape. The oranges are cut from the stem and down the sides with sharp-pointed knife blades, and the halves are arranged to resemble the entire orange. Just far enough to remove the entire orange. The halves of the orange are then inserted as shown in the picture to the left, and in the center of the rose is tucked a little paper scroll, tied with ribbon, which when opened announces the engagement. The red roses are so fastened that the sections of the orange are held together and the halves are placed by carrying a white satin ribbon around the orange and holding it with a handsome bow.

NOCTURNAL CRACKER SALAD.—Prepares a chicken the same as for roasting, stuff with one cup of moistened bread-crumbs highly seasoned with salt, pepper, one slice of onion, and one chopped, sour pickle. After opening, tie the feet to the body and the wings with white cord. The skin, fat, bone and gristle, removing them for a moment. The chicken will be delicious when with cold meat of any kind. Cut up the meat into small pieces. It gives an unsatisfying conclusion. To three cups of cold water add two cups of cold water about six minutes and then discard the water. Add at once to the chicken, season with salt and one tablespoon of lemon juice thoroughly and set aside where it is cold. About two hours before serving, whip one and one-half cups of very heavy cream, add one-half cup of very heavy cream, fold this into the jelly chicken and pour into a dish that will effect the desired effect. Cold meat. Serve on a bed of crisp white lettuce leaves.

FRAGRANT AND PREPARED SALAD.—Fresh or canned pineapple can be used. The hard centers are removed from the slices and the slices which are then served on the serving dish cut into small pieces without changing the ap-

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TO DESSERT

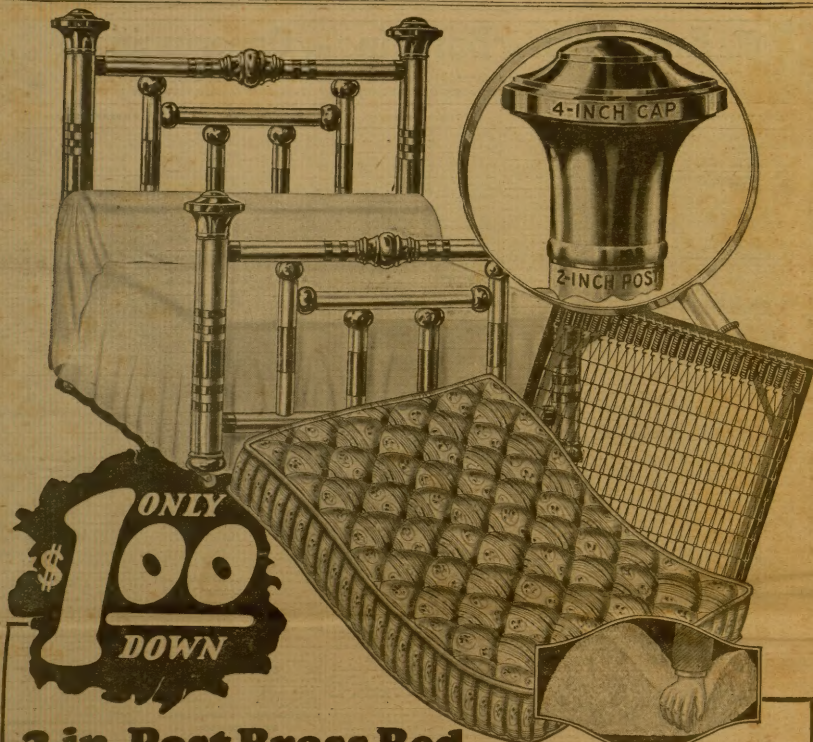
At dinner, for instance, serve Oysterettes with the soup. With later courses, Uneeda Biscuit, N. B. C. Graham Crackers, Lorna Doone Shortbread, and flaky, slightly salted Premium Soda Crackers. Then for dessert, or as dessert, serve Ramona, Anola or Nabisco Sugar Wafers, or all three on the same dish. Not forgetting tempting Fig Newtons, those golden cake surprises with their inner layer of luscious fig jam. Mealtime never goes wrong with these tempting foods at your ready call.

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(CONTINUED ON PAGE 10.)

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